

**Information to identify the case:**

Debtor 1	<b>Noris Saintil</b>	Social Security number or ITIN	xxx-xx-2240
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-17304-JKS</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Noris Saintil

8/3/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Noris Saintil  
DebtorCase No. 13-17304-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 46

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db +Noris Saintil, 696 Avenue A, 2nd Floor, Bayonne, NJ 07002-1809  
 aty Dean Prober, 20750 Ventura Blvd., Suite 100, PO Box 4365,  
 Woodland Hills, CA 91365-4365  
 aty +Lindsey Beeman, Fitzgerald & Associates, 649 Newark Ave., Jersey City, NJ 07306-2303  
 cr +BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +SETERUS, INC., AS AUTHORIZED SUBSERVICER FOR FEDER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Seterus, Inc. as authorized Subservicer for Federa, RAS Citron, LLC, 130 Clinton Road,  
 Suite 202, Fairfield, NJ 07004-2927  
 513920335 +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd., Suite 100,  
 Woodland Hills, CA 91364-6207  
 513818244 +Capital One, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541-1067  
 513818245 +Carrie A Brown Esq, Thomas M Murtha Esq, 140 Corporate Blvd, Norfolk, VA 23502-4952  
 513818246 +Chae, Cardmember Services, PO Box 15135, Wilmington, DE 19886-5135  
 513818248 +City of Bayonne, 630 Avenue C, Bayonne, NJ 07002-3898  
 516446093 +Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680,  
 Chicago, Illinois 60642-1231  
 516446094 +Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
 515517041 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008  
 513818250 +Fein Such Kahn & Shepard, Attorneys At Law, 7 Century Drive, Ste 201,  
 Parsippany, NJ 07054-4609  
 513818254 +Hudson County Community College, Cybrcollect, PO Box 1145, La Crosse, WI 54602-1145  
 516238777 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 513818260 +Sallie Mae, Attention: Bankruptcy Litigation Unit, E3149, Po Box 9430,  
 Wilkes-Barre, PA 18773-9430  
 515757155 +Seterus, Inc., P.O. Box 1047, Hartford, CT 06143-1047  
 513818265 +Stanley Steemer, CBCS, PO Box 163279, Columbus, OH 43216-3279  
 513818266 +State of New Jersey, PO Box 951, Trenton, NJ 08625-0951  
 513818267 +Supreme Security Systems, 1565 Union Avenue, Union, NJ 07083-4770  
 513955535 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorney for Secured Creditor,  
 P.O. Box 4365, Woodland Hills, CA 91365-4365  
 517085494 +US Bank Trust National Association as Trustee, c/o BSI Financial Services,  
 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480  
 517085495 +US Bank Trust National Association as Trustee, c/o BSI Financial Services,  
 1425 Greenway Drive, Ste 400, Irving, TX 75038, US Bank Trust National Association as T,  
 c/o BSI Financial Services 75038-2480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 03 2018 23:40:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 03 2018 23:40:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513891069 EDI: AIS.COM Aug 04 2018 03:13:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513818240 EDI: BANKAMER.COM Aug 04 2018 03:13:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 514179353 +EDI: BANKAMER.COM Aug 04 2018 03:13:00 Bank of America, N.A., 7105 Corporate Drive,  
 Mail Stop: TX2-982-03-03, Plano, TX 75024-4100  
 513818241 +EDI: BANKAMER.COM Aug 04 2018 03:13:00 Bk Of Amer,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 514123140 EDI: RESURGENT.COM Aug 04 2018 03:13:00 CACH, LLC, PO Box 10587,  
 Greenville, SC 29603-0587  
 513818243 EDI: RESURGENT.COM Aug 04 2018 03:13:00 Cach LLC, Square Two Financial, PO Box 10587,  
 Greenville, SC 29603-0587  
 513818247 +EDI: CHASE.COM Aug 04 2018 03:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513818249 EDI: DIRECTV.COM Aug 04 2018 03:13:00 Direct TV, PO Box 78626, Phoenix, AZ 85062  
 513818251 E-mail/Text: bankruptcy@fncbinc.com Aug 03 2018 23:39:49  
 First National Collection Bureau Inc, 610 Waltham way, Sparks, NV 89434  
 513818252 +E-mail/Text: fggbanko@fgny.com Aug 03 2018 23:40:01 Foster Garbus & Garbus,  
 Attorneys At Law, 7 Banta Place, Hackensack, NJ 07601-5604  
 513818256 EDI: IRS.COM Aug 04 2018 03:13:00 IRS, Department of Treasury, Andover, MA 05501  
 513818257 +EDI: MID8.COM Aug 04 2018 03:13:00 Midland Credit Management, PO Box 60578,  
 Los Angeles, CA 90060-0578  
 513818258 +EDI: MID8.COM Aug 04 2018 03:13:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 513818259 EDI: PRA.COM Aug 04 2018 03:13:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Aug 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513949188 EDI: PRA.COM Aug 04 2018 03:13:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
514234825 +EDI: NAVIENTFKASMSERV.COM Aug 04 2018 03:13:00 Sallie Mae, c/o Sallie Mae Inc.,  
220 Lasley Ave., Wilkes-Barre, PA 18706-1496  
513818268 EDI: AISTMBL.COM Aug 04 2018 03:13:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274  
513818269 +E-mail/Text: linda.hansson@unitedwater.com Aug 03 2018 23:40:53 United Water, PO Box 16,  
Bayonne, NJ 07002-0016

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard,  
Suite 100, Woodland Hills, CA 91364-6207  
513818242\* +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,  
Simi Valley, CA 93062-5170  
513818253\* +Foster Garbus & Garbus, Attorneys At Law, 7 Banta Place, Hackensack, NJ 07601-5604  
513818255\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Procedures Function,  
955 S Springfield Avenue, PO Box 744, Springfield, NJ 07081)  
513818261\* +Sallie Mae, Attention: Bankruptcy Litigation Unit, E3149, Po Box 9430,  
Wilkes-Barre, PA 18773-9430  
513818262\* +Sallie Mae, Attention: Bankruptcy Litigation Unit, E3149, Po Box 9430,  
Wilkes-Barre, PA 18773-9430  
513818263\* +Sallie Mae, Attention: Bankruptcy Litigation Unit, E3149, Po Box 9430,  
Wilkes-Barre, PA 18773-9430  
515517042 ##Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008,  
Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008  
513818264 ##+Scott Lowery Law Office PC, 1422B East 71st Street, Tulsa, OK 74136-5060  
TOTALS: 0, \* 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor SETERUS, INC., AS AUTHORIZED SUBSERVICER FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor Bank of America, N.A. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Hetal Patel on behalf of Debtor Noris Saintil nadiafinacial@gmail.com,  
patel.fitzlaw@gmail.com  
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON, ET AL...  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lauren Yassine on behalf of Debtor Noris Saintil laurenyassine.esq@gmail.com,  
nickfitz.law@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Marie-Ann Greenberg (NA) on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdisen on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") nj.bkecf@fedphe.com  
Nicholas Fitzgerald on behalf of Debtor Noris Saintil nickfitz.law@gmail.com

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 46

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. ,  
PATRICK.LACSINA@GMAIL.COM  
Patrick O. Lacsina on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")  
, PATRICK.LACSINA@GMAIL.COM  
Sarah J. Crouch on behalf of Debtor Noris Saintil nickfitz.law@gmail.com,  
nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Scott D. Sherman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as successor trustee to JPMorgan Chase Bank, N.A., as trustee on behalf of the  
Certificateholders of the CWHEQ Inc., CWHEQ Revolving Home Equity L ssherminionsherman.com  
Ting Y. Wu on behalf of Debtor Noris Saintil beckywu.esq@gmail.com  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 16